Electronic Acknowledgement Receipt				
EFS ID:	11196925			
Application Number:	09669196			
International Application Number:				
Confirmation Number:	2986			
Title of Invention:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING			
First Named Inventor/Applicant Name:	Philip Carragher			
Customer Number:	33297			
Filer:	John R. Linzer/Jen Schaefer			
Filer Authorized By:	John R. Linzer			
Attorney Docket Number:	0464-0002			
Receipt Date:	17-OCT-2011			
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Time Stamp:	11:31:59			
Application Type:	Utility under 35 USC 111(a)			

Payment information: Submitted with Payment

Information:

File Listing:							
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)		
1	Miscellaneous Incoming Letter	0464-0002- Comments On Statement Of Reas ons For Allowance 101711.pdf	57698	no	2		
			cerdecde0914b52aaSab8dd5d4d4902658a 93d4e6				
Warnings:							

no

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.